

1 MITCHELL D. GLINER, ESQ.  
2 Nevada Bar #003419  
3 3017 West Charleston Blvd., #95  
4 Las Vegas, NV 89102  
5 (702) 870-8700  
6 (702) 870-0034 Fax  
7 Attorney for Plaintiff

8  
9 UNITED STATES DISTRICT COURT  
10 DISTRICT OF NEVADA  
11

12 MICHAEL TOWNSEND, )  
13 )  
14 Plaintiff, )  
15 ) No.  
16 vs. )  
17 )  
18 )  
19 GMAC INC., )  
20 a foreign corporation, )  
21 )  
22 Defendant. )

JURY DEMANDED

LAW OFFICES  
MITCHELL D. GLINER  
3017 W. Charleston Blvd.  
Suite 95  
Las Vegas, Nevada 89102  
(702) 870-8700

COMPLAINT

JURISDICTION

1 The jurisdiction of this Court attains pursuant to the  
2 FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental  
3 jurisdiction. Venue lies in the Southern Division of the Judicial  
4 District of Nevada as Plaintiff's claims arose from acts of the  
5 Defendant perpetrated therein.

PRELIMINARY STATEMENT

6 The Plaintiff brings this action for damages based upon  
7 Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C.  
8 § 1681 et seq. (hereinafter referred to as "FCRA"), and of state  
9 law obligations brought as supplemental claims including, but not  
10 limited to, *defamation*.



12. Defendant finally deleted its tradeline from Plaintiff's Experian profile on January 22, 2010 (Exhibit 1).

13. Notwithstanding, it still reports the tradeline on Plaintiff's Trans Union report (Exhibit 2).

14. Defendant also continues to report its adverse tradeline on Plaintiff's Equifax profile.

15. Defendant's continued reporting is an explicit violation of FCRA § 1681s-2(b)(1)(D) & (E) which required Defendant to both notify Equifax and Trans Union of the results of the Experian reinvestigation and delete its tradeline.

STATEMENT OF CLAIM AS AGAINST DEFENDANT

16. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing to comport with FCRA § 1681s-2(b).

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a) actual damages;  
b) punitive damages;  
c) attorney's fees; and  
d) costs.

Respectfully submitted,

MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 West Charleston Blvd. #95  
Las Vegas, NV 89102  
Attorney for Plaintiff

LAW OFFICES  
MITCHELL D. GLINER  
3017 W. Charleston Blvd.  
Suite 95  
Las Vegas, Nevada 89102  
(702) 870-8700



Prepared for  
MICHAEL S TOWNSEND  
Report number  
2667-4709-46

Report date  
January 22, 2010  
www.experian.com/disputes Page 1 of 8

Investigation results

About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

- Deleted** - This item was removed from your credit report
- Remains** - This item has been verified as accurate
- Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.
- Reviewed** - This item was either updated or deleted; review this report to learn its outcome

Results

We completed investigating any items you disputed with the sources of the information and processed any other requests you made. Here are the results:

Credit items	Outcome
G M A C 06590586....	Deleted

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

MICHAEL S TOWNSEND  
1725 N MCCARRAN BLVD APT 3 B  
RENO NV 89512

EXHIBIT 1



## Personal Information

Name: MICHAEL S. TOWNSEND

You have been on our files since 03/1985

File Number: 217132724

Date Issued: 05/03/2010

SSN: XXX-XX-0542  
Date of Birth: 09/1950

Telephone: 323-0804

Your SSN is partially masked for your protection

## CURRENT ADDRESS

Address: 1225 N. MCCARRAN BV., #3B  
RENO, NV 89512

Date Reported: 02/2002

## EMPLOYMENT DATA REPORTED

Employer Name: ELDORADO HOTEL CASINO  
Date Verified: 09/2008

Position:  
Date Hired:

Employer Name: PIONEER INN  
Date Reported: 08/2008

Position:  
Date Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

## Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years. The amount listed on the public record is not a balance. The amount reflects the original amount of the public record item.

### SACRAMENTO COUNTY COURT Docket# 6210004

600 8TH STREET  
SACRAMENTO, CA 95814  
(916) 874-6334

Type: Release of Tax Lien  
Court Type: Recorder Of Deeds  
Date Paid: 05/2008

Date Filed: 06/2000  
Responsibility: Individual  
Plaintiff: STATE OF CALIFORNIA  
Amount: \$1,033

Estimated date that this item will be removed: 04/2015

## Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

NA	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

## Adverse Accounts

The following accounts contain information that some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

### GMAC #85905869263

PO BOX 380901  
BLOOMINGTON, MN 55438  
(800) 200-4622

Balance: \$0  
Date Updated: 09/2007  
High Balance: \$20,592  
Past Due: \$0  
Terms: \$0 for 60 months

Pay Status: >Payment After Charge  
Off/Collection<  
Account Type: Installment Account  
Responsibility: Joint Account  
Date Opened: 08/2004  
Date Closed: 09/2007

Loan Type: Automobile

Remark: Dispute resolved - customer disagrees

Estimated date that this item will be removed: 07/2014

EXHIBIT 2